

Attest:

/s/ Courtney G. Stultz  
Assistant Secretary

STATE OF VIRGINIA

CITY OF RICHMOND, to-wit:

The foregoing instrument was acknowledged before me  
this 8th day of November, 1974, by R. Lewis Boggs  
and Courtney G. Stultz, as Assistant Vice President and  
Assistant Secretary, respectively, of BVA Credit Corporation,  
a Virginia corporation, on behalf of the corporation.

/s/ Claudett F. Harris  
Notary Public

My commission expires: 8/19/77

STATE OF MARYLAND,  
FREDERICK, COUNTY, to-wit:--

I hereby certify that the foregoing is a true copy of the  
Original APPOINTMENT OF SUBSTITUTE TRUSTEES from BVA CREDIT  
CORPORATION to WILLIAM W. WENNER as Recorded in Liber 951  
Folio 74 & c., one of the Land Records of Frederick, County,  
Maryland.

In Testimony Whereof, I hereto  
subscribe my name and affix the  
seal of the Circuit Court for  
Frederick County, at Frederick,  
Maryland, this 13<sup>th</sup> day of Nov-  
ember, A.D., 1974.

William W. Wenner  
Clerk of the Circuit Court for  
for Frederick County, Maryland